

## **Schedule of Service Charges**

Business & Personal Accounts

SERVICE		COST	
ACCOUNT*			
Closure		\$25 (within first six months)	
Dormant		\$10	
BUSINESS ONLINE BANKING PLANS*			
Standard		\$0	
Plus		\$25 per month	
BILL PAY*			
Rush delivery		\$14.95 per transaction	
Same day ACH		\$9.95 per transaction	
CHECKS*			
Cashier's checks		\$6 per check	
Foreign check processing service charge		\$50 per check	
Non-customer check cashing or exchange for cashier check		\$20 per check	
Photocopies		\$3 per item	
Printed		Based on the style of check ordered	
CREDIT VERIFICATION*		\$10 per request	
DEBIT CARD REPLACEMENT*		\$5 per card	
LEGAL ACTIONS*			
Garnishments/Levies/Other legal		\$100 plus expenses	
Subpoenas/Summons processing		\$100 plus expenses	
NON-SUFFICIENT FUNDS (NSF)/INSUFFICIENT FUNDS*1		\$40 per transaction	
ONLINE TRANSFERS*			
Account to account outgoing transfer		\$1 per transfer	
Account to account incoming transfer		\$0	
OVERDRAFT*			
Overdraft protection service charge		\$5 per transfer	
Continuous overdraft service charge (daily)		\$7 continuous	
POSITIVE PAY for ACH and Checks*			
Service charge for one up to five accounts		\$25 per month	
Service charge for six or more accounts		\$5 per month per account	
RESEARCH*			
Research photocopies		\$3 per copy	
Research request		\$30 per hour	
RETURNED DEPOSITED ITEM*		\$10 per item	
STATEMENTS*			
Special interim statement		\$5 per statement	
Statement copies		\$5 per statement	
STOP PAYMENT REQUEST*		\$20 per request (INITIATED ONLINE) \$40 per request (BRANCH ASSISTED)	
WIRES (service charge per wire) *	PERSONAL	BUSINESS STANDARD	<b>BUSINESS PLUS</b>
Incoming wire – Domestic and International	\$10	\$10	\$10
Outgoing wire – Domestic (INITIATED ONLINE)	NA	\$20	\$12
Outgoing wire – Domestic (BRANCH ASSISTED)	\$25	\$25	\$25
Outgoing wire – International (INITIATED ONLINE or BRANCH ASSISTED)	\$45	\$45	\$45
Email Notification	NA	\$5	\$5

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\* The type of account may offset the monthly service charge. <sup>1</sup>Non-Sufficient Funds (NSF) charge is imposed on transactions involving checks, in-person withdrawals, or other electronic transactions. FLCBank is a registered trademark of Florida Capital Bank, N.A. Products, rates, and terms and conditions are subject to change without notice. Refer to our current Schedule of Service Charges provided at account opening or available upon request. All bank deposit accounts, such as checking and savings, may be subject to approval. Florida Capital Bank, N.A offer deposit products and related services. Member FDIC BFL-AF 2/25